

B1 (Official Form 1)(04/13)

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| United States Bankruptcy Court Western District of Virginia | | Voluntary Petition | |
| Name of Debtor (if individual, enter Last, First, Middle): Harlow, Bobby Eugene | | Name of Joint Debtor (Spouse) (Last, First, Middle): Harlow, Vickie Lambert | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-1295 | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-4021 | |
| Street Address of Debtor (No. and Street, City, and State): 2273 Irish Path Harrisonburg, VA <div style="text-align: right;">ZIP Code 22802</div> | | Street Address of Joint Debtor (No. and Street, City, and State): 2273 Irish Path Harrisonburg, VA <div style="text-align: right;">ZIP Code 22802</div> | |
| County of Residence or of the Principal Place of Business: Rockingham | | County of Residence or of the Principal Place of Business: Rockingham | |
| Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div> | | Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div> | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | |
| Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | | Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other | |
| Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: | | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding | |
| Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). | |
| Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | THIS SPACE IS FOR COURT USE ONLY | |
| Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000 | | | |
| Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | | |
| Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | | |

| | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | | Name of Debtor(s): Harlow, Bobby Eugene Harlow, Vickie Lambert | |
| All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) | | | |
| Location Where Filed: - None - | Case Number: | Date Filed: | |
| Location Where Filed: | Case Number: | Date Filed: | |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) | | | |
| Name of Debtor: - None - | Case Number: | Date Filed: | |
| District: | Relationship: | Judge: | |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. | | Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> /s/ Roland S. Carlton, Jr. Signature of Attorney for Debtor(s) Roland S. Carlton, Jr. 34138 </div> <div> August 13, 2014 (Date) </div> </div> | |
| Exhibit C | | | |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No. | | | |
| Exhibit D | | | |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. | | | |
| Information Regarding the Debtor - Venue (Check any applicable box) | | | |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | | |
| Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) | | | |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="margin-left: 40px;"> _____ (Name of landlord that obtained judgment) </div> <div style="margin-left: 40px;"> _____ (Address of landlord) </div> | | | |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). | | | |

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Harlow, Bobby Eugene**Harlow, Vickie Lambert****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Bobby Eugene HarlowSignature of Debtor **Bobby Eugene Harlow****X /s/ Vickie Lambert Harlow**Signature of Joint Debtor **Vickie Lambert Harlow**

Telephone Number (If not represented by attorney)

August 13, 2014

Date

Signature of Attorney***X /s/ Roland S. Carlton, Jr.**

Signature of Attorney for Debtor(s)

Roland S. Carlton, Jr. 34138

Printed Name of Attorney for Debtor(s)

Carlton Legal Services, PLC

Firm Name

**118 MacTanly Place
Staunton, VA 24401**

Address

bankruptcy@carltonlegalservices.com**(540) 213-0547 Fax: (540) 887-1366**

Telephone Number

August 13, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Western District of Virginia**

In re **Bobby Eugene Harlow
Vickie Lambert Harlow**

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Bobby Eugene Harlow
Bobby Eugene Harlow

Date: August 13, 2014

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Western District of Virginia**

In re **Bobby Eugene Harlow
Vickie Lambert Harlow**

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Vickie Lambert Harlow
Vickie Lambert Harlow

Date: August 13, 2014

**United States Bankruptcy Court
Western District of Virginia**

In re **Bobby Eugene Harlow
Vickie Lambert Harlow**

Debtor(s)

Case No.

Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

\$63,867.65

\$121,486.25

\$104,239.00

SOURCE

2014 YTD: Husband Business Income

2013: Husband Business Income

2012: Husband Business Income

2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

\$11,218.80

SOURCE

Social Security-2013 wife

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2

AMOUNT
\$10,080.00
\$6,394.40

SOURCE
Social Security 2012-wife
Social Security 2014 YTD-wife

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

■

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
 OF CREDITOR

DATES OF
 PAYMENTS

AMOUNT PAID

AMOUNT STILL
 OWING

None

■

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
 PAYMENTS/
 TRANSFERS

AMOUNT
 PAID OR
 VALUE OF
 TRANSFERS

AMOUNT STILL
 OWING

None

■

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
 RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL
 OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

■

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
 AND CASE NUMBER

NATURE OF
 PROCEEDING

COURT OR AGENCY
 AND LOCATION

STATUS OR
 DISPOSITION

None

■

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
 BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF
 PROPERTY

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|----------------------------------------|------------------------------------------------------------|-----------------------------------|
|----------------------------------------|------------------------------------------------------------|-----------------------------------|

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|--------------------|-----------------------------------|
|------------------------------|--------------------|-----------------------------------|

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------|------------------------------------------------|---------------|-----------------------------------|
|-------------------------------|------------------------------------------------|---------------|-----------------------------------|

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--------------------------------------------|--------------------------------|--------------|-------------------------------|
|--------------------------------------------|--------------------------------|--------------|-------------------------------|

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|-----------------------------------|----------------------------------------------------------------------------------------------------------|--------------|
|-----------------------------------|----------------------------------------------------------------------------------------------------------|--------------|

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------|
| Carlton Legal Services, PLC 118 MacTanly Place Staunton, VA 24401 | | \$140.00 |

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10. Other transfers

None

- ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
Paynes Body Shop
6830 Hopkins Gap Road
Fulks Run, VA 22830
none

DATE
08/2013

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
1999 Dodge caravan
\$250.00

None

- ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

None

- ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------|------------------------------------|
| United Bank 677 Chicago Avenue Harrisonburg, VA 22801 | Checking 9254 \$0 | 09/2013 0.00 |
| United Bank 677 Chicago Avenue Harrisonburg, VA 22801 | Checking account-business 5733 | 10/2013 0.00 |
| United Bank 677 Chicago Avenue Harrisonburg, VA 22801 | Checking-business 5618 | 10/2013 \$26.85 |
| BB&T 200 W. Second Street Winston Salem, NC 27101 | Bank account-business checking/savings 7581 | 7/2014 \$1396.85 |

12. Safe deposit boxes

None

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|----------------------------------------------|---------------------------------------------------------------|-------------------------|---------------------------------------|
|----------------------------------------------|---------------------------------------------------------------|-------------------------|---------------------------------------|

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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME | LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|-------------------------------------------------|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|----------------------------|-------------------------------|
| B&D Auto Service & Tire LLC. | 27-1675513 | 51 Charles Street Harrisonburg, VA 22802 | automotive services | 2/2010 |
| B & D Auto Service & Tire | 27-1675513 | 51 Charles Street Harrisonburg, VA 22802 | Automotive services | 02/2008 to 01/2010 |

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Connie Gordon's Bookkeeping
3360 Friedens Church Road
Mount Crawford, VA 22841

DATES SERVICES RENDERED
2000 to present

None



b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

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24. Tax Consolidation Group.

None

☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **August 13, 2014**

Signature **/s/ Bobby Eugene Harlow**
Bobby Eugene Harlow
Debtor

Date **August 13, 2014**

Signature **/s/ Vickie Lambert Harlow**
Vickie Lambert Harlow
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B6A (Official Form 6A) (12/07)

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|-------------------------------------------------------------------------|-----------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------|
| Primary Residence 2273 Irish Path Harrisonburg, VA 22802 | Fee Owner | J | 60,000.00 | 96,308.21 |
| Appraisal value \$60,000.00 | | | | |

| | | |
|-------------|------------------|----------------------|
| Sub-Total > | 60,000.00 | (Total of this page) |
|-------------|------------------|----------------------|

| | |
|---------|------------------|
| Total > | 60,000.00 |
|---------|------------------|

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 1. Cash on hand | | Cash | J | 50.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Bank account - checking 1/2 interest BB&T | W | 10.00 |
| | | Bank account-Business checking BB & T | H | 500.00 |
| | | Bank account-business Wells Fargo | J | 500.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Bedroom 1 items including bed, dresser, etc. | J | 100.00 |
| | | Bedroom 2 items including dressers, etc. | J | 75.00 |
| | | Living room items including sofa, table, etc. | J | 700.00 |
| | | Dining room items including table, chairs, etc. | J | 200.00 |
| | | Kitchen items including refrigerator, stove, small appliances, dishes, etc. | J | 200.00 |
| | | Bathroom items including towels, linens, etc. | J | 50.00 |
| | | Basement / laundry items including washer, dryer, etc. | J | 50.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Clothing - husband | H | 300.00 |
| | | Clothing - wife | W | 300.00 |

Sub-Total > **3,035.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 7. Furs and jewelry. | | Jewelry - wedding / engagement | J | 1.00 |
| | | Jewelry | J | 1.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | Life insurance American General | H | 6,124.25 |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | | Tax refund - federal | J | 1.00 |
| | | Tax refund - state | J | 1.00 |

Sub-Total > **6,128.25**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1998 Dodge Ram 2500 | J | 6,900.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | | Couch | H | 50.00 |
| | | Desk and chair | H | 40.00 |
| | | Refrigerator | H | 15.00 |
| | | Microwave | H | 20.00 |

Sub-Total > **7,025.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 29. Machinery, fixtures, equipment, and supplies used in business. | | Parts cabinet | H | 25.00 |
| | | Printer | H | 25.00 |
| | | Leased equipment including tire changer, wheel balancer, welder, etc. | H | 12,500.00 |
| | | Power tools and hand tools | J | 5,000.00 |
| 30. Inventory. | X | | | |
| 31. Animals. | | Pets - dogs, cats, fish, birds | J | 1.00 |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |

| | |
|----------------------|------------------|
| Sub-Total > | 17,551.00 |
| (Total of this page) | |
| Total > | 33,739.25 |

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

B6C (Official Form 6C) (4/13)

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|------------------------------------------------------------------------------------|--------------------------------------|----------------------------|-------------------------------------------------------|
| Real Property | | | |
| Primary Residence 2273 Irish Path Harrisonburg, VA 22802 | Va. Code Ann. § 34-4 | 1.00 | 60,000.00 |
| Appraisal value \$60,000.00 | | | |
| Cash on Hand | | | |
| Cash | Va. Code Ann. § 34-4 | 50.00 | 50.00 |
| Checking, Savings, or Other Financial Accounts, Certificates of Deposit | | | |
| Bank account - checking 1/2 interest BB&T | Va. Code Ann. § 34-4 | 10.00 | 10.00 |
| Bank account-Business checking BB &T | Va. Code Ann. § 34-4 | 500.00 | 500.00 |
| Bank account-business Wells Fargo | Va. Code Ann. § 34-4 | 500.00 | 500.00 |
| Household Goods and Furnishings | | | |
| Bedroom 1 items including bed, dresser, etc. | Va. Code Ann. § 34-26(4a) | 100.00 | 100.00 |
| Bedroom 2 items including dressers, etc. | Va. Code Ann. § 34-26(4a) | 75.00 | 75.00 |
| Living room items including sofa, table, etc. | Va. Code Ann. § 34-26(4a) | 700.00 | 700.00 |
| Dining room items including table, chairs, etc. | Va. Code Ann. § 34-26(4a) | 200.00 | 200.00 |
| Kitchen items including refrigerator, stove, small appliances, dishes, etc. | Va. Code Ann. § 34-26(4a) | 200.00 | 200.00 |
| Bathroom items including towels, linens, etc. | Va. Code Ann. § 34-26(4a) | 50.00 | 50.00 |
| Basement / laundry items including washer, dryer, etc. | Va. Code Ann. § 34-26(4a) | 50.00 | 50.00 |
| Wearing Apparel | | | |
| Clothing - husband | Va. Code Ann. § 34-26(4) | 300.00 | 300.00 |
| Clothing - wife | Va. Code Ann. § 34-4 | 300.00 | 300.00 |
| Furs and Jewelry | | | |
| Jewelry - wedding / engagement | Va. Code Ann. § 34-4 | 1.00 | 1.00 |
| Jewelry | Va. Code Ann. § 34-26(4) | 1.00 | 1.00 |
| Interests in Insurance Policies | | | |
| Life insurance American General | Va. Code Ann. § 34-4 | 4,794.00 | 6,124.25 |

B6C (Official Form 6C) (4/13) -- Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|----------------------------------------------------------------------------|--------------------------------------|----------------------------|-------------------------------------------------------|
| <u>Other Liquidated Debts Owing Debtor Including Tax Refund</u> | | | |
| Tax refund - federal | Va. Code Ann. § 34-4 | 1.00 | 1.00 |
| Tax refund - state | Va. Code Ann. § 34-4 | 1.00 | 1.00 |
| <u>Automobiles, Trucks, Trailers, and Other Vehicles</u> | | | |
| 1998 Dodge Ram 2500 | Va. Code Ann. § 34-26(8) | 3,244.16 | 6,900.00 |
| <u>Office Equipment, Furnishings and Supplies</u> | | | |
| Couch | Va. Code Ann. § 34-26(7) | 50.00 | 50.00 |
| Desk and chair | Va. Code Ann. § 34-26(7) | 40.00 | 40.00 |
| Refrigerator | Va. Code Ann. § 34-26(7) | 15.00 | 15.00 |
| Microwave | Va. Code Ann. § 34-26(7) | 20.00 | 20.00 |
| <u>Machinery, Fixtures, Equipment and Supplies Used in Business</u> | | | |
| Parts cabinet | Va. Code Ann. § 34-26(7) | 25.00 | 25.00 |
| Printer | Va. Code Ann. § 34-26(7) | 25.00 | 25.00 |
| Leased equipment including tire changer, wheel balancer, welder, etc. | Va. Code Ann. § 34-26(7) | 12,500.00 | 12,500.00 |
| Power tools and hand tools | Va. Code Ann. § 34-26(7) | 5,000.00 | 5,000.00 |
| <u>Animals</u> | | | |
| Pets - dogs, cats, fish, birds | Va. Code Ann. § 34-26(5) | 1.00 | 1.00 |

B6D (Official Form 6D) (12/07)

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H U S B A N D | W I F E | J O I N T | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-----------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|----------------------------------------------------------------------|---------------------------------|
| | | Husband, Wife, Joint, or Community | | | | | | | |
| | | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | | | | | | | |
| Account No. 7368 | J | 11/2013 | | | | | | | |
| Springleaf P.O. Box 969 Evansville, IN 47706-0969 | | Deed of Trust Primary Residence 2273 Irish Path Harrisonburg, VA 22802 Appraisal value \$60,000.00 | | | | | | | |
| | | Value \$ 60,000.00 | | | | | | 20,472.78 | 20,472.78 |
| Account No. 7353 | J | 02/2007 | | | | | | | |
| Springleaf Financial P.O. Box 742536 Cincinnati, OH 45274 | | Security Agreement 1998 Dodge Ram 2500 | | | | | | | |
| | | Value \$ 6,900.00 | | | | | | 3,655.84 | 0.00 |
| Account No. 7368 | J | 06/1990 | | | | | | | |
| Wells Fargo Home Mortgage P.O. Box 14411 Des Moines, IA 50306 | | Deed of Trust Primary Residence 2273 Irish Path Harrisonburg, VA 22802 Appraisal value \$60,000.00 | | | | | | | |
| | | Value \$ 60,000.00 | | | | | | 75,835.43 | 15,835.43 |
| Account No. | | | | | | | | | |
| Rosenberg & Associates, LLC. 7910 Woodmont Avenue Bethesda, MD 20814 | | Additional notice for Wells Fargo Home Mortgage | | | | | | Notice Only | |
| | | Value \$ | | | | | | | |
| Subtotal (Total of this page) | | | | | | | | 99,964.05 | 36,308.21 |
| Total (Report on Summary of Schedules) | | | | | | | | 99,964.05 | 36,308.21 |

0 continuation sheets attached

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 6816 Advance Auto 5008 Airport Road Roanoke, VA 24012 | | 01/2013 to 05/2013 Parts bill-bad check fees | | | | 1,022.71 |
| Account No. 871 Alan D. Robbins, DDS P.O. Box 602 Timberville, VA 22853 | | 09/2013 medical services | | | | 476.45 |
| Account No. 7629 Atkins Automotive 315 E. Hampton Street Staunton, VA 24401 | | 06/2013 to 09/2013 Parts bill-bad check fees | | | | 1,518.81 |
| Account No. multiple Augusta Medical Center P.O. Box 1000 Fishersville, VA 22939 | | 11/2008 medical services | | | | 1,584.00 |
| Subtotal (Total of this page) | | | | | | 4,601.97 |

14 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|----------------------------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 7581 BB&T Bankruptcy Department PO Box 1847 Wilson, NC 27894 | J | 7/2014 bank fees | | | | 1,396.85 |
| Account No. 7744 Big L Tire 4040 Early Road Harrisonburg, VA 22802 | H | 04/2012 to 05/2013 Supplies-parts bill | | | | 415.94 |
| Account No. 3166 Bradford Exchange Online 9333 N. Milwaukee Avenue Niles, IL 60714 | W | 08/2011 to 11/2013 online catalog purchase | | | | 79.00 |
| Account No. 3166 National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111 | | Additional notice for Bradford Exchange Online | | | | Notice Only |
| Account No. 5293 Central Insurance Hammond Insurance Agency P.O. Box 2037 Harrisonburg, VA 22801 | H | 12/2010 insurance services | | | | 390.00 |
| Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 2,281.79 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM | |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|----------------------------------|----------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | | |
| Account No. 1500 | W | 08/2005 to 10/2013 Credit card purchases | | | | 783.00 | |
| Credit One Bank P.O. Box 98873 Las Vegas, NV 89193 | | | | | | | |
| Account No. 4057 | W | 09/2006 to 02/2008 Credit card purchases | | | | 1,190.83 | |
| Credit One Bank P.O. Box 98873 Las Vegas, NV 89193 | | | | | | | |
| Account No. | | Additional notice for Credit One Bank | | | | Notice Only | |
| LVNV P.O Box 10497 Suite 110, MS576 Greenville, SC 29603 | | | | | | | |
| Account No. | | Additional notice for Credit One Bank | | | | Notice Only | |
| Northland Group Inc. P.O. Box 390905 Minneapolis, MN 55439 | | | | | | | |
| Account No. 7775 | W | 08/2013 Medical Services | | | | 7.00 | |
| Empi P.O. Box 660595 Dallas, TX 75266-0595 | | | | | | | |
| Sheet no. 2 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) | 1,980.83 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|----------------------------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 7775 | | | | | | |
| Empi 599 Cardigan Road Saint Paul, MN 55126 | | Additional notice for Empi | | | | Notice Only |
| Account No. 8385 | | | | | | |
| Federated Auto Parts Fisher Auto Parts 542 Greenville Avenue Staunton, VA 24401 | H | 06/2013 to 09/2013 Parts bill-bad check fees | | | | 472.09 |
| Account No. 7376 | | | | | | |
| Figis Inc. 3200 South Central Avenue Marshfield, WI 54404 | W | 08/2010 to 08/2011 Credit card purchases | | | | 51.00 |
| Account No. 8175 | | | | | | |
| First American Payment Systems 100 Throckmorton Street Suite 1800 Fort Worth, TX 76102 | H | 07/2012 to 11/2011 lease-credit card and check machines | | | | 1,733.45 |
| Account No. | | | | | | |
| Commercial Services Group 204 E. Market Street Louisville, KY 40202 | | Additional notice for First American Payment Systems | | | | Notice Only |
| Sheet no. <u>3</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 2,256.54 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------------------------------|
| | | H W J C | | | | |
| Account No. 4884 Ginny's 1112 7th Avenue Monroe, WI 53566 | | 12/2010 Catalog purchase | | | | 187.00 |
| Account No. multiple Harrisonburg Emergency Physicians P.O. Box 13940 Philadelphia, PA 19101-3940 | | 10/2013 medical services | | | | 1,775.00 |
| Account No. 3114 Credit Control Corp. 11821 Rock Landing Drive Newport News, VA 23606 | | Additional notice for Harrisonburg Emergency Physicians | | | | Notice Only |
| Account No. Pendrick Capital Partners 4500 Cherry Creek Drive South, Suite 300 Glendale, CO 80246 | | Additional notice for Harrisonburg Emergency Physicians | | | | Notice Only |
| Account No. 1295 Harrisonburg Family Practice 1831 Reservoir Street Harrisonburg, VA 22801 | | 05/2014 Medical Services | | | | 206.00 |
| Sheet no. 4 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 2,168.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------------------------------------|
| Account No. | | | Additional notice for Harrisonburg Family Practice | | | | Notice Only |
| Laboratory Corporation of America P.O. Box 2240 Burlington, NC 27216 | | | | | | | |
| Account No. 0055 | | | 08/2007 medical services | | | | 116.00 |
| Harrisonburg OB/GYN Associates 2291 Evelyn Byrd Avenue Harrisonburg, VA 22801 | W | | | | | | |
| Account No. | | | Additional notice for Harrisonburg OB/GYN Associates | | | | Notice Only |
| Valley Credit Services P.O. Box 83 Staunton, VA 24401 | | | | | | | |
| Account No. 8124 | | | 04/2013 to 06/2013 Credit card purchases | | | | 772.00 |
| HSBC Bank Nevada 1111 N. Town Center Drive Las Vegas, NV 89144 | W | | | | | | |
| Account No. | | | Additional notice for HSBC Bank Nevada | | | | Notice Only |
| CACH LLC 4340 S. Monaco Street Unit 2 Denver, CO 80237 | | | | | | | |
| Sheet no. 5 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) 888.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------|-----------------------------------------------------|----------------------------------------------------------|--------------------------------------|----------------------------------|
| | | H W J C | | | | |
| Account No. | | | | | | |
| Law Office of Joe Pezzuto, LLC 4013 E. Broadway Suite A2 Phoenix, AZ 85040 | | | Additional notice for HSBC Bank Nevada | | | Notice Only |
| Account No. | | | | | | |
| Portfolio Recovery Associates 120 Corporate Blvd. Suite 100 Norfolk, VA 23502 | | | Additional notice for HSBC Bank Nevada | | | Notice Only |
| Account No. 8679 | | | | | | |
| HSBC Bank Nevada 1111 N. Town Center Drive Las Vegas, NV 89144 | | W | 04/2013 to 06/2013 Credit card purchases | | | 772.00 |
| Account No. | | | | | | |
| CACH LLC 4340 S. Monaco Street Unit 2 Denver, CO 80237 | | | Additional notice for HSBC Bank Nevada | | | Notice Only |
| Account No. | | | | | | |
| Law Office of Joe Pezzuto, LLC 4013 E. Broadway Suite A2 Phoenix, AZ 85040 | | | Additional notice for HSBC Bank Nevada | | | Notice Only |
| Sheet no. <u>6</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 772.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|----------------------------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. | | | | | | |
| Portfolio Recovery Associates 120 Corporate Blvd. Suite 100 Norfolk, VA 23502 | | Additional notice for HSBC Bank Nevada | | | | Notice Only |
| Account No. 6912 | | 11/2013 to 1/2014 lease-credit card machine | | | | |
| Ladco Leasing 7300 Chapman Highway Knoxville, TN 37920 | H | | | | | 2,385.77 |
| Account No. 0232 | | 2/2008 to 12/2013 lease-credit card machine | | | | |
| MBF Leasing P.O. Box 7861 New York, NY 10116 | H | | | | | 2,885.40 |
| Account No. 8175 | | 02/2012 lease account-credit card machine | | | | |
| Merimac Capital 100 Throckmorton Street Suite 1800 Fort Worth, TX 76102 | H | | | | | 1,783.45 |
| Account No. 1001 | | 09/2013 medical services | | | | |
| Osteopathic Surgical Center 2050 Abbey Road Suite D Charlottesville, VA 22911 | W | | | | | 133.68 |
| Sheet no. <u>7</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 7,188.30 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------|-----------------------------------------------------|----------------------------------------------------------|--------------------------------------|--------------------|
| | | H W J C | | | | |
| Account No. 0070 | | | | | | |
| Pendleton Co. EMS New Emergency Service Bldg Franklin, WV 26807 | | H | 11/2012 Medical Services | | | 1,040.00 |
| Account No. | | | | | | |
| General Recovery Service 246 1/2 7th Avenue Suite D Charleston, WV 25303 | | | Additional notice for Pendleton Co. EMS | | | Notice Only |
| Account No. 4099 | | | | | | |
| People Magazine P.O. Box 60001 Tampa, FL 33660 | | W | 03/2013 to 11/2013 magazine subscription | | | 65.70 |
| Account No. | | | | | | |
| People Magazine 3000 University Center Drive Tampa, FL 33612 | | | Additional notice for People Magazine | | | Notice Only |
| Account No. | | | | | | |
| The Billing Center Time Customer Service Inc. P.O. Box 62121 Tampa, FL 33662 | | | Additional notice for People Magazine | | | Notice Only |
| Sheet no. 8 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | |
| Subtotal (Total of this page) | | | | | | 1,105.70 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|----------------------------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 4099 People Magazine P.O. Box 60001 Tampa, FL 33660 | W | 03/2013 to 11/2013 Magazine subscription | | | | 65.70 |
| Account No. 4099 The Billing Center P.O. Box 62121 Tampa, FL 33662-2121 | | Additional notice for People Magazine | | | | Notice Only |
| Account No. 4071 Roberts Home Medical P.O. Box 270 Germantown, MD 20875-0270 | W | 09/2013 to 10/2013 Medical Services | | | | 480.00 |
| Account No. 3000 Rockingham Eye Physicians 1921 Medical Avenue Harrisonburg, VA 22801 | W | 10/2013 medical services | | | | 50.00 |
| Account No. multiple Rockingham Memorial Hospital 532 South Main Street Harrisonburg, VA 22801 | H | 07/2013 Medical Services | | | | 2,299.27 |
| Sheet no. <u>9</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 2,894.97 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------|---------------------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------------------------------|
| | | H W J C | | | | |
| Account No. | | | | | | |
| Sentara Collections P.O. Box 2200 Norfolk, VA 23501 | | | Additional notice for Rockingham Memorial Hospital | | | Notice Only |
| Account No. | | | | | | |
| Valley Credit Services P.O. Box 83 Staunton, VA 24401 | | | Additional notice for Rockingham Memorial Hospital | | | Notice Only |
| Account No. multiple | | | | | | |
| Rockingham Memorial Hospital 532 South Main Street Harrisonburg, VA 22801 | | W | 07/2013 Medical Services | | | 1,722.47 |
| Account No. | | | | | | |
| Sentara Collections P.O. Box 2200 Norfolk, VA 23501 | | | Additional notice for Rockingham Memorial Hospital | | | Notice Only |
| Account No. | | | | | | |
| Valley Credit Services P.O. Box 83 Staunton, VA 24401 | | | Additional notice for Rockingham Memorial Hospital | | | Notice Only |
| Sheet no. 10 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 1,722.47 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------------------------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. multiple | | 06/2008 medical services | | | | |
| Rockingham Radiologists LTD 370 Neff Avenue Harrisonburg, VA 22801 | H | | | | | 297.00 |
| Account No. | | | | | | |
| Valley Credit Services P.O. Box 83 Staunton, VA 24401 | | Additional notice for Rockingham Radiologists LTD | | | | Notice Only |
| Account No. 0133 | | 07/2013 Medical Services | | | | |
| Rockingham Radiologists LTD P.O. Box 347014 Pittsburgh, PA 15251-4014 | W | | | | | 312.00 |
| Account No. 0133 | | | | | | |
| Valley Credit Services P.O. Box 83 Staunton, VA 24401 | | Additional notice for Rockingham Radiologists LTD | | | | Notice Only |
| Account No. 8640 | | 08/2013 to 11/2013 Magazine subscription | | | | |
| Sports Illustrated 3000 University Center Drive Tampa, FL 33612 | H | | | | | 29.95 |
| Sheet no. <u>11</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | |
| | | | | | | Subtotal (Total of this page) |
| | | | | | | 638.95 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|--------------------------------------------------|
| Account No. | | | Additional notice for Sports Illustrated | | | | Notice Only |
| Time Customer Service Inc. P.O. Box 62121 Tampa, FL 33662 | | | | | | | |
| Account No. 6556 | | | 02/2008 to 05/2013 Over drawn account | | | | 1,441.29 |
| SunTrust P.O. Box 27572 Richmond, VA 23261 | H | | | | | | |
| Account No. | | | Additional notice for SunTrust | | | | Notice Only |
| Convergent Outsourcing Inc. 10750 Hammerly Blvd. #200 Houston, TX 77043 | | | | | | | |
| Account No. | | | Additional notice for SunTrust | | | | Notice Only |
| Plaza Associates JAF Station P.O. Box 2769 New York, NY 10116 | | | | | | | |
| Account No. 0913 | | | 11/2010 to 10/2013 credit account | | | | 90.00 |
| Swiss Colony 1112 7th Avenue Monroe, WI 53566 | W | | | | | | |
| Sheet no. 12 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal (Total of this page) 1,531.29 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|----------------------------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. multiple University of VA Medical Center P.O. Box 800750 Charlottesville, VA 22908 | H | 12/2011 | | | | 303.00 |
| Account No. 4021 University of VA Medical Center P.O. Box 800750 Charlottesville, VA 22908 | W | 9/2011 | | | | 35.00 |
| Account No. 0500 UVA Imaging P.O. Box 1259 Oaks, PA 19456 | W | 07/2013 Medical Services | | | | 14.97 |
| Account No. 8570 UVA Physicians Group 500 Ray C. Hunt Drive Waynesboro, VA 22980 | W | 09/2011 medical services | | | | 35.00 |
| Account No. 596 UVA Physicians Group 500 Ray C. Hunt Drive Waynesboro, VA 22980 | H | 12/2011 Medical Services | | | | 303.00 |
| Sheet no. <u>13</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 690.97 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------|-------------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------|
| | | H W J C | | | | |
| Account No. 596 Bull City Financial 1107 W. Main St. Suite 201 Durham, NC 27701 | | | Additional notice for UVA Physicians Group | | | Notice Only |
| Account No. 1910 Verizon 500 Technology Drive Suite 550 Weldon Spring, MO 63304 | | H | 06/2012 to 06/2013 phone services | | | 1,148.62 |
| Account No. McCarthy Burgess Wolff 26000 Cannon Road Cleveland, OH 44146 | | | Additional notice for Verizon | | | Notice Only |
| Account No. 7580 Verizon 500 Technology Drive Suite 550 Weldon Spring, MO 63304 | | J | 10/2013 to 02/2014 phone services | | | 106.10 |
| Account No. Verizon Bankruptcy 500 Technology Drive Suite 550 Weldon Spring, MO 63304 | | | Additional notice for Verizon | | | Notice Only |
| Sheet no. 14 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 1,254.72 |
| Total (Report on Summary of Schedules) | | | | | | 31,976.50 |

B6G (Official Form 6G) (12/07)

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract | Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. |
|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Merimac Capital 100 Throckmorton Street Fort Worth, TX 76102 | Credit card machine |

0

_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 **Bobby Eugene Harlow**

Debtor 2 **Vickie Lambert Harlow**
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

self- employedB & D Auto Service51 Charles Street
Harrisonburg, VA 22802

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | | For Debtor 1 | For Debtor 2 or non-filing spouse |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------|
| 2. | List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 3. | Estimate and list monthly overtime pay. | +\$ <u>0.00</u> | +\$ <u>0.00</u> |
| 4. | Calculate gross income. Add line 2 + line 3. | \$ <u>0.00</u> | \$ <u>0.00</u> |

Debtor 1 **Bobby Eugene Harlow**
 Debtor 2 **Vickie Lambert Harlow**

Case number (if known) _____

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------|
| Copy line 4 here | 4. \$ 0.00 | \$ 0.00 |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ 0.00 | \$ 0.00 |
| 5b. Mandatory contributions for retirement plans | 5b. \$ 0.00 | \$ 0.00 |
| 5c. Voluntary contributions for retirement plans | 5c. \$ 0.00 | \$ 0.00 |
| 5d. Required repayments of retirement fund loans | 5d. \$ 0.00 | \$ 0.00 |
| 5e. Insurance | 5e. \$ 0.00 | \$ 0.00 |
| 5f. Domestic support obligations | 5f. \$ 0.00 | \$ 0.00 |
| 5g. Union dues | 5g. \$ 0.00 | \$ 0.00 |
| 5h. Other deductions. Specify: _____ | 5h.+ \$ 0.00 | + \$ 0.00 |
| 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. \$ 0.00 | \$ 0.00 |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$ 0.00 | \$ 0.00 |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$ 3,097.13 | \$ 0.00 |
| 8b. Interest and dividends | 8b. \$ 0.00 | \$ 0.00 |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$ 0.00 | \$ 0.00 |
| 8d. Unemployment compensation | 8d. \$ 0.00 | \$ 0.00 |
| 8e. Social Security | 8e. \$ 0.00 | \$ 0.00 |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____ | 8f. \$ 0.00 | \$ 0.00 |
| 8g. Pension or retirement income | 8g. \$ 0.00 | \$ 0.00 |
| 8h. Other monthly income. Specify: _____ | 8h.+ \$ 0.00 | + \$ 0.00 |
| 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. \$ 3,097.13 | \$ 0.00 |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$ 3,097.13 + \$ 0.00 = \$ 3,097.13 | |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ | 11. +\$ 0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies | 12. \$ 3,097.13 | Combined monthly income |
| 13. Do you expect an increase or decrease within the year after you file this form? | | |
| <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: Co-debtor receives from Social Security net \$799.30 per month excluded by 42 USC 407 & 11 USC 101(A)(B) | | |

Fill in this information to identify your case:

Debtor 1 **Bobby Eugene Harlow**

Debtor 2 **Vickie Lambert Harlow**
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 651.90

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 75.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Bobby Eugene Harlow**
 Debtor 2 **Vickie Lambert Harlow**

Case number (if known) _____

| | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------------|
| 6. Utilities: | | |
| 6a. Electricity, heat, natural gas | 6a. \$ | <u>300.00</u> |
| 6b. Water, sewer, garbage collection | 6b. \$ | <u>50.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ | <u>275.00</u> |
| 6d. Other. Specify: _____ | 6d. \$ | <u>0.00</u> |
| 7. Food and housekeeping supplies | 7. \$ | <u>425.00</u> |
| 8. Childcare and children's education costs | 8. \$ | <u>0.00</u> |
| 9. Clothing, laundry, and dry cleaning | 9. \$ | <u>55.00</u> |
| 10. Personal care products and services | 10. \$ | <u>50.00</u> |
| 11. Medical and dental expenses | 11. \$ | <u>80.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ | <u>350.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ | <u>0.00</u> |
| 14. Charitable contributions and religious donations | 14. \$ | <u>0.00</u> |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. Life insurance | 15a. \$ | <u>25.20</u> |
| 15b. Health insurance | 15b. \$ | <u>0.00</u> |
| 15c. Vehicle insurance | 15c. \$ | <u>359.50</u> |
| 15d. Other insurance. Specify: _____ | 15d. \$ | <u>0.00</u> |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. \$ | <u>0.00</u> |
| 17. Installment or lease payments: | | |
| 17a. Car payments for Vehicle 1 | 17a. \$ | <u>0.00</u> |
| 17b. Car payments for Vehicle 2 | 17b. \$ | <u>0.00</u> |
| 17c. Other. Specify: _____ | 17c. \$ | <u>0.00</u> |
| 17d. Other. Specify: _____ | 17d. \$ | <u>0.00</u> |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). | 18. \$ | <u>0.00</u> |
| 19. Other payments you make to support others who do not live with you. Specify: _____ | \$ | <u>0.00</u> |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | | |
| 20a. Mortgages on other property | 20a. \$ | <u>0.00</u> |
| 20b. Real estate taxes | 20b. \$ | <u>0.00</u> |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ | <u>0.00</u> |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ | <u>0.00</u> |
| 20e. Homeowner's association or condominium dues | 20e. \$ | <u>0.00</u> |
| 21. Other: Specify: <u>pet supplies</u> | 21. +\$ | <u>30.00</u> |
| 22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. | 22. \$ | <u>2,726.60</u> |
| 23. Calculate your monthly net income. | | |
| 23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I. | 23a. \$ | <u>3,097.13</u> |
| 23b. Copy your monthly expenses from line 22 above. | 23b. -\$ | <u>2,726.60</u> |
| 23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . | 23c. \$ | <u>370.53</u> |

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain:

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court
Western District of Virginia

In re **Bobby Eugene Harlow,**
Vickie Lambert Harlow

Debtors

Case No. _____

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|------------------------------------------------------------------------------------|----------------------|------------------|------------------|-------------------|-----------------|
| A - Real Property | Yes | 1 | 60,000.00 | | |
| B - Personal Property | Yes | 4 | 33,739.25 | | |
| C - Property Claimed as Exempt | Yes | 2 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 99,964.05 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 15 | | 31,976.50 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | 3,097.13 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 2,726.60 |
| Total Number of Sheets of ALL Schedules | | 30 | | | |
| Total Assets | | | 93,739.25 | | |
| Total Liabilities | | | | 131,940.55 | |

United States Bankruptcy Court
Western District of Virginia

In re **Bobby Eugene Harlow,
Vickie Lambert Harlow**

Debtors

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---------------------------------------------------------------------------------------------------------------------|-------------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 0.00 |

State the following:

| | |
|---------------------------------------------------------------------------------------------|-----------------|
| Average Income (from Schedule I, Line 12) | 3,097.13 |
| Average Expenses (from Schedule J, Line 22) | 2,726.60 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 2,154.71 |

State the following:

| | | |
|----------------------------------------------------------------------------|-------------|------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 36,308.21 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 31,976.50 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 68,284.71 |

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Western District of Virginia**

In re **Bobby Eugene Harlow
Vickie Lambert Harlow**

Debtor(s)

Case No.

Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **32** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 13, 2014**

Signature **/s/ Bobby Eugene Harlow**
Bobby Eugene Harlow
Debtor

Date **August 13, 2014**

Signature **/s/ Vickie Lambert Harlow**
Vickie Lambert Harlow
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of Virginia

In re **Bobby Eugene Harlow**
Vickie Lambert Harlow

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|-------------------------------------------------------------|----|------------------------|
| For legal services, I have agreed to accept | \$ | <u>2,900.00</u> |
| Prior to the filing of this statement I have received | \$ | <u>140.00</u> |
| Balance Due | \$ | <u>2,760.00</u> |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

In addition to the fees listed above, clients have paid \$310 Chapter 13 filing fee and \$350.00 real estate appraisal..

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Services excluded by written fee agreement between debtor and counsel.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **August 13, 2014**

/s/ Roland S. Carlton, Jr.

**Roland S. Carlton, Jr. 34138
Carlton Legal Services, PLC
118 MacTanly Place
Staunton, VA 24401
(540) 213-0547 Fax: (540) 887-1366
bankruptcy@carltonlegalservices.com**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Western District of Virginia**

In re **Bobby Eugene Harlow
Vickie Lambert Harlow**

Debtor(s)

Case No.

Chapter

13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Bobby Eugene Harlow
Vickie Lambert Harlow**

Printed Name(s) of Debtor(s)

Case No. (if known)

X **/s/ Bobby Eugene Harlow**

Signature of Debtor

August 13, 2014

Date

X **/s/ Vickie Lambert Harlow**

Signature of Joint Debtor (if any)

August 13, 2014

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 22C (Official Form 22C) (Chapter 13) (04/13)

In re **Bobby Eugene Harlow**
Vickie Lambert Harlow
 Debtor(s)
 Case Number: _____
 (If known)

According to the calculations required by this statement:

- ☒ The applicable commitment period is 3 years.
☐ The applicable commitment period is 5 years.
☐ Disposable income is determined under § 1325(b)(3).
☒ Disposable income is not determined under § 1325(b)(3).
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

| Part I. REPORT OF INCOME | | | | | | |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-----------------------------|-----------------------|------------------------|-----------------|
| 1 | Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. | | | | Column A | Column B |
| | Debtor's Income | | | | Spouse's Income | |
| 2 | Gross wages, salary, tips, bonuses, overtime, commissions. | | | | \$ 0.00 | \$ 0.00 |
| 3 | Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. | | | | | |
| | | Debtor | | Spouse | | |
| | a. | Gross receipts | \$ 15,922.22 | \$ 0.00 | | |
| | b. | Ordinary and necessary business expenses | \$ 13,767.51 | \$ 0.00 | | |
| | c. | Business income | Subtract Line b from Line a | | | |
| | | | \$ 2,154.71 | \$ 0.00 | | |
| 4 | Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. | | | | | |
| | | Debtor | | Spouse | | |
| | a. | Gross receipts | \$ 0.00 | \$ 0.00 | | |
| | b. | Ordinary and necessary operating expenses | \$ 0.00 | \$ 0.00 | | |
| | c. | Rent and other real property income | Subtract Line b from Line a | | | |
| | | | \$ 0.00 | \$ 0.00 | | |
| 5 | Interest, dividends, and royalties. | | | | \$ 0.00 | \$ 0.00 |
| 6 | Pension and retirement income. | | | | \$ 0.00 | \$ 0.00 |
| 7 | Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B. | | | | \$ 0.00 | \$ 0.00 |
| 8 | Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: | | | | | |
| | Unemployment compensation claimed to be a benefit under the Social Security Act | | Debtor \$ 0.00 | Spouse \$ 0.00 | \$ 0.00 | \$ 0.00 |

| 9 | Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. | | | | | | | | | | | |
|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------|--------|----|----|----|----|----|----|----------------|----------------|
| | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 30%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> <tr> <td>a.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </table> | | Debtor | Spouse | a. | \$ | \$ | b. | \$ | \$ | \$ 0.00 | \$ 0.00 |
| | Debtor | Spouse | | | | | | | | | | |
| a. | \$ | \$ | | | | | | | | | | |
| b. | \$ | \$ | | | | | | | | | | |
| 10 | Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). | \$ 2,154.71 | \$ 0.00 | | | | | | | | | |
| 11 | Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A. | \$ 2,154.71 | | | | | | | | | | |
| Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD | | | | | | | | | | | | |
| 12 | Enter the amount from Line 11 | \$ 2,154.71 | | | | | | | | | | |
| 13 | Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. | \$ 0.00 | | | | | | | | | | |
| | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">a.</td> <td style="width: 40%;"></td> <td style="width: 30%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table> | a. | | \$ | b. | | \$ | c. | | \$ | | |
| a. | | \$ | | | | | | | | | | |
| b. | | \$ | | | | | | | | | | |
| c. | | \$ | | | | | | | | | | |
| | Total and enter on Line 13 | | | | | | | | | | | |
| 14 | Subtract Line 13 from Line 12 and enter the result. | \$ 2,154.71 | | | | | | | | | | |
| 15 | Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result. | \$ 25,856.52 | | | | | | | | | | |
| 16 | Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>VA</u> b. Enter debtor's household size: <u>2</u> | \$ 66,470.00 | | | | | | | | | | |
| 17 | Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement. | | | | | | | | | | | |
| Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME | | | | | | | | | | | | |
| 18 | Enter the amount from Line 11. | \$ 2,154.71 | | | | | | | | | | |
| 19 | Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. | \$ 0.00 | | | | | | | | | | |
| | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">a.</td> <td style="width: 40%;"></td> <td style="width: 30%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table> | a. | | \$ | b. | | \$ | c. | | \$ | | |
| a. | | \$ | | | | | | | | | | |
| b. | | \$ | | | | | | | | | | |
| c. | | \$ | | | | | | | | | | |
| | Total and enter on Line 19. | | | | | | | | | | | |
| 20 | Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result. | \$ 2,154.71 | | | | | | | | | | |

| 21 | Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result. | \$ 25,856.52 | | | | | | | | | | | | | | | | | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------|------------------------------------------------------------|----|----------------------------------|------------------------------------------------------------------------------------------|----|-----|-----------------------------|------------------------------|-----|----------------------|--|-----|-------------------|--|-----|-------------------|--|-----|----------|--|-----|----------|--|
| 22 | Applicable median family income. Enter the amount from Line 16. | \$ 66,470.00 | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input checked="" type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI. | | | | | | | | | | | | | | | | | | | | | | | | | |
| Part IV. CALCULATION OF DEDUCTIONS FROM INCOME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24A | National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. | \$ | | | | | | | | | | | | | | | | | | | | | | | | |
| 24B | National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. | \$ | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Persons under 65 years of age</th> <th colspan="3" style="text-align: left;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 40%;">Allowance per person</td> <td style="width: 15%;"></td> <td style="width: 5%;">a2.</td> <td style="width: 40%;">Allowance per person</td> <td style="width: 15%;"></td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td></td> <td>b2.</td> <td>Number of persons</td> <td></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td></td> <td>c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table> | | | Persons under 65 years of age | | | Persons 65 years of age or older | | | a1. | Allowance per person | | a2. | Allowance per person | | b1. | Number of persons | | b2. | Number of persons | | c1. | Subtotal | | c2. | Subtotal | |
| Persons under 65 years of age | | | Persons 65 years of age or older | | | | | | | | | | | | | | | | | | | | | | | |
| a1. | Allowance per person | | a2. | Allowance per person | | | | | | | | | | | | | | | | | | | | | | |
| b1. | Number of persons | | b2. | Number of persons | | | | | | | | | | | | | | | | | | | | | | |
| c1. | Subtotal | | c2. | Subtotal | | | | | | | | | | | | | | | | | | | | | | |
| 25A | Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. | \$ | | | | | | | | | | | | | | | | | | | | | | | | |
| 25B | Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. | \$ | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 50%;">IRS Housing and Utilities Standards; mortgage/rent expense</td> <td style="width: 45%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </tbody> </table> | | | a. | IRS Housing and Utilities Standards; mortgage/rent expense | \$ | b. | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 | \$ | c. | Net mortgage/rental expense | Subtract Line b from Line a. | | | | | | | | | | | | | | | |
| a. | IRS Housing and Utilities Standards; mortgage/rent expense | \$ | | | | | | | | | | | | | | | | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 | \$ | | | | | | | | | | | | | | | | | | | | | | | | |
| c. | Net mortgage/rental expense | Subtract Line b from Line a. | | | | | | | | | | | | | | | | | | | | | | | | |
| 26 | Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: | \$ | | | | | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------------------------|----|----|----------------------------------------------------------------------------------|----|----|-------------------------------------------|------------------------------|----|
| 27A | <p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> | \$ | | | | | | | | | |
| 27B | <p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> | \$ | | | | | | | | | |
| 28 | <p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table> | a. | IRS Transportation Standards, Ownership Costs | \$ | b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 | \$ | c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | \$ |
| a. | IRS Transportation Standards, Ownership Costs | \$ | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 | \$ | | | | | | | | | |
| c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | | | | | | | | | |
| 29 | <p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table> | a. | IRS Transportation Standards, Ownership Costs | \$ | b. | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 | \$ | c. | Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | \$ |
| a. | IRS Transportation Standards, Ownership Costs | \$ | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 | \$ | | | | | | | | | |
| c. | Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | | | | | | | | | |
| 30 | <p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p> | \$ | | | | | | | | | |
| 31 | <p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p> | \$ | | | | | | | | | |
| 32 | <p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p> | \$ | | | | | | | | | |
| 33 | <p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.</p> | \$ | | | | | | | | | |
| 34 | <p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p> | \$ | | | | | | | | | |
| 35 | <p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p> | \$ | | | | | | | | | |
| 36 | <p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.</p> | \$ | | | | | | | | | |

| | | | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|------------------|----|----|----------------------|----|----|------------------------|
| 37 | Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. | | \$ | | | | | | | |
| 38 | Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37. | | \$ | | | | | | | |
| Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37 | | | | | | | | | | |
| 39 | Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. | | \$ | | | | | | | |
| | <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> | a. | | Health Insurance | \$ | b. | Disability Insurance | \$ | c. | Health Savings Account |
| a. | Health Insurance | \$ | | | | | | | | |
| b. | Disability Insurance | \$ | | | | | | | | |
| c. | Health Savings Account | \$ | | | | | | | | |
| Total and enter on Line 39 | | | \$ | | | | | | | |
| If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ | | | | | | | | | | |
| 40 | Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34. | | \$ | | | | | | | |
| 41 | Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. | | \$ | | | | | | | |
| 42 | Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary. | | \$ | | | | | | | |
| 43 | Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. | | \$ | | | | | | | |
| 44 | Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. | | \$ | | | | | | | |
| 45 | Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income. | | \$ | | | | | | | |
| 46 | Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45. | | \$ | | | | | | | |

Subpart C: Deductions for Debt Payment

| | | | | |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| 47 | Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. | | | |
| | <div style="border: 1px solid black; padding: 2px;">Name of Creditor</div> | <div style="border: 1px solid black; padding: 2px;">Property Securing the Debt</div> | <div style="border: 1px solid black; padding: 2px;">Average Monthly Payment</div> | <div style="border: 1px solid black; padding: 2px;">Does payment include taxes or insurance</div> |
| | a. | <div style="border: 1px solid black; height: 15px;"></div> | \$ <div style="border: 1px solid black; width: 100px; height: 15px;"></div> | <input type="checkbox"/> yes <input type="checkbox"/> no |
| | | | Total: Add Lines | \$ |
| 48 | Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. | | | |
| | <div style="border: 1px solid black; padding: 2px;">Name of Creditor</div> | <div style="border: 1px solid black; padding: 2px;">Property Securing the Debt</div> | <div style="border: 1px solid black; padding: 2px;">1/60th of the Cure Amount</div> | |
| | a. | <div style="border: 1px solid black; height: 15px;"></div> | \$ <div style="border: 1px solid black; width: 100px; height: 15px;"></div> | |
| | | | Total: Add Lines | |
| | | | | \$ |
| 49 | Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. | | | \$ |
| 50 | Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. | | | |
| | a. | <div style="border: 1px solid black; padding: 2px;">Projected average monthly Chapter 13 plan payment.</div> | \$ <div style="border: 1px solid black; width: 100px; height: 15px;"></div> | |
| | b. | <div style="border: 1px solid black; padding: 2px;">Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</div> | x | |
| | c. | <div style="border: 1px solid black; padding: 2px;">Average monthly administrative expense of chapter 13 case</div> | Total: Multiply Lines a and b | |
| | | | | \$ |
| 51 | Total Deductions for Debt Payment. Enter the total of Lines 47 through 50. | | | \$ |

Subpart D: Total Deductions from Income

| | | |
|----|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| 52 | Total of all deductions from income. Enter the total of Lines 38, 46, and 51. | \$ <div style="border: 1px solid black; width: 100px; height: 15px;"></div> |
|----|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

| | | |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| 53 | Total current monthly income. Enter the amount from Line 20. | \$ |
| 54 | Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. | \$ |
| 55 | Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19). | \$ |
| 56 | Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52. | \$ |

| 57 | <p>Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Nature of special circumstances</th> <th style="width: 10%;">Amount of Expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2"></td> <td>Total: Add Lines</td> </tr> </tbody> </table> | | Nature of special circumstances | Amount of Expense | a. | | \$ | b. | | \$ | c. | | \$ | | | Total: Add Lines | \$ |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|---------------------------------|-------------------|----|--|----|----|--|----|----|--|----|--|--|------------------|----|
| | Nature of special circumstances | Amount of Expense | | | | | | | | | | | | | | | |
| a. | | \$ | | | | | | | | | | | | | | | |
| b. | | \$ | | | | | | | | | | | | | | | |
| c. | | \$ | | | | | | | | | | | | | | | |
| | | Total: Add Lines | | | | | | | | | | | | | | | |
| 58 | <p>Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.</p> | \$ | | | | | | | | | | | | | | | |
| 59 | <p>Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.</p> | \$ | | | | | | | | | | | | | | | |

Part VI. ADDITIONAL EXPENSE CLAIMS

| 60 | <p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Expense Description</th> <th style="width: 35%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td>d.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c and d</td> <td>\$</td> </tr> </tbody> </table> | | Expense Description | Monthly Amount | a. | | \$ | b. | | \$ | c. | | \$ | d. | | \$ | Total: Add Lines a, b, c and d | | \$ |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------------------|----------------|----|--|----|----|--|----|----|--|----|----|--|----|--------------------------------|--|----|
| | Expense Description | Monthly Amount | | | | | | | | | | | | | | | | | |
| a. | | \$ | | | | | | | | | | | | | | | | | |
| b. | | \$ | | | | | | | | | | | | | | | | | |
| c. | | \$ | | | | | | | | | | | | | | | | | |
| d. | | \$ | | | | | | | | | | | | | | | | | |
| Total: Add Lines a, b, c and d | | \$ | | | | | | | | | | | | | | | | | |

Part VII. VERIFICATION

| | | | | | |
|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| 61 | <p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <table style="width: 100%;"> <tr> <td style="width: 50%;"> <p>Date: <u>August 13, 2014</u></p> </td> <td style="width: 50%;"> <p>Signature: <u>/s/ Bobby Eugene Harlow</u> Bobby Eugene Harlow (Debtor)</p> </td> </tr> <tr> <td> <p>Date: <u>August 13, 2014</u></p> </td> <td> <p>Signature: <u>/s/ Vickie Lambert Harlow</u> Vickie Lambert Harlow (Joint Debtor, if any)</p> </td> </tr> </table> | <p>Date: <u>August 13, 2014</u></p> | <p>Signature: <u>/s/ Bobby Eugene Harlow</u> Bobby Eugene Harlow (Debtor)</p> | <p>Date: <u>August 13, 2014</u></p> | <p>Signature: <u>/s/ Vickie Lambert Harlow</u> Vickie Lambert Harlow (Joint Debtor, if any)</p> |
| <p>Date: <u>August 13, 2014</u></p> | <p>Signature: <u>/s/ Bobby Eugene Harlow</u> Bobby Eugene Harlow (Debtor)</p> | | | | |
| <p>Date: <u>August 13, 2014</u></p> | <p>Signature: <u>/s/ Vickie Lambert Harlow</u> Vickie Lambert Harlow (Joint Debtor, if any)</p> | | | | |

Harlow, Bobby and Vickie -

ADVANCE AUTO
5008 AIRPORT ROAD
ROANOKE, VA 24012

ALAN D. ROBBINS, DDS
P.O. BOX 602
TIMBERVILLE, VA 22853

ATKINS AUTOMOTIVE
315 E. HAMPTON STREET
STAUNTON, VA 24401

AUGUSTA MEDICAL CENTER
P.O. BOX 1000
FISHERSVILLE, VA 22939

BB&T
BANKRUPTCY DEPARTMENT
PO BOX 1847
WILSON, NC 27894

BIG L TIRE
4040 EARLY ROAD
HARRISONBURG, VA 22802

BRADFORD EXCHANGE ONLINE
9333 N. MILWAUKEE AVENUE
NILES, IL 60714

BULL CITY FINANCIAL
1107 W. MAIN ST.
SUITE 201
DURHAM, NC 27701

CACH LLC
4340 S. MONACO STREET
UNIT 2
DENVER, CO 80237

CENTRAL INSURANCE
HAMMOND INSURANCE AGENCY
P.O. BOX 2037
HARRISONBURG, VA 22801

Harlow, Bobby and Vickie -

COMMERCIAL SERVICES GROUP
204 E. MARKET STREET
LOUISVILLE, KY 40202

CONVERGENT OUTSOURCING INC.
10750 HAMMERLY BLVD. #200
HOUSTON, TX 77043

CREDIT CONTROL CORP.
11821 ROCK LANDING DRIVE
NEWPORT NEWS, VA 23606

CREDIT ONE BANK
P.O. BOX 98873
LAS VEGAS, NV 89193

EMPI
P.O. BOX 660595
DALLAS, TX 75266-0595

EMPI
599 CARDIGAN ROAD
SAINT PAUL, MN 55126

FEDERATED AUTO PARTS
FISHER AUTO PARTS
542 GREENVILLE AVENUE
STAUNTON, VA 24401

FIGIS INC.
3200 SOUTH CENTRAL AVENUE
MARSHFIELD, WI 54404

FIRST AMERICAN PAYMENT SYSTEMS
100 THROCKMORTON STREET
SUITE 1800
FORT WORTH, TX 76102

GENERAL RECOVERY SERVICE
246 1/2 7TH AVENUE
SUITE D
CHARLESTON, WV 25303

Harlow, Bobby and Vickie -

GINNY'S
1112 7TH AVENUE
MONROE, WI 53566

HARRISONBURG EMERGENCY PHYSICIANS
P.O. BOX 13940
PHILADELPHIA, PA 19101-3940

HARRISONBURG FAMILY PRACTICE
1831 RESERVOIR STREET
HARRISONBURG, VA 22801

HARRISONBURG OB/GYN ASSOCIATES
2291 EVELYN BYRD AVENUE
HARRISONBURG, VA 22801

HSBC BANK NEVADA
1111 N. TOWN CENTER DRIVE
LAS VEGAS, NV 89144

LABORATORY CORPORATION OF AMERICA
P.O. BOX 2240
BURLINGTON, NC 27216

LADCO LEASING
7300 CHAPMAN HIGHWAY
KNOXVILLE, TN 37920

LAW OFFICE OF JOE PEZZUTO, LLC
4013 E. BROADWAY
SUITE A2
PHOENIX, AZ 85040

LVNV
P.O BOX 10497
SUITE 110, MS576
GREENVILLE, SC 29603

MBF LEASING
P.O. BOX 7861
NEW YORK, NY 10116

MCCARTHY BURGESS WOLFF
26000 CANNON ROAD
CLEVELAND, OH 44146

Harlow, Bobby and Vickie -

MERIMAC CAPITAL
100 THROCKMORTON STREET
SUITE 1800
FORT WORTH, TX 76102

MERIMAC CAPITAL
100 THROCKMORTON STREET
FORT WORTH, TX 76102

NATIONAL RECOVERY AGENCY
2491 PAXTON STREET
HARRISBURG, PA 17111

NORTHLAND GROUP INC.
P.O. BOX 390905
MINNEAPOLIS, MN 55439

OSTEOPATHIC SURGICAL CENTER
2050 ABBEY ROAD
SUITE D
CHARLOTTESVILLE, VA 22911

PENDLETON CO. EMS
NEW EMERGENCY SERVICE BLDG
FRANKLIN, WV 26807

PENDRICK CAPITAL PARTNERS
4500 CHERRY CREEK DRIVE
SOUTH, SUITE 300
GLENDALE, CO 80246

PEOPLE MAGAZINE
P.O. BOX 60001
TAMPA, FL 33660

PEOPLE MAGAZINE
3000 UNIVERSITY CENTER DRIVE
TAMPA, FL 33612

PLAZA ASSOCIATES
JAF STATION
P.O. BOX 2769
NEW YORK, NY 10116

Harlow, Bobby and Vickie -

PORTFOLIO RECOVERY ASSOCIATES
120 CORPORATE BLVD.
SUITE 100
NORFOLK, VA 23502

ROBERTS HOME MEDICAL
P.O. BOX 270
GERMANTOWN, MD 20875-0270

ROCKINGHAM EYE PHYSICIANS
1921 MEDICAL AVENUE
HARRISONBURG, VA 22801

ROCKINGHAM MEMORIAL HOSPITAL
532 SOUTH MAIN STREET
HARRISONBURG, VA 22801

ROCKINGHAM RADIOLOGISTS LTD
370 NEFF AVENUE
HARRISONBURG, VA 22801

ROCKINGHAM RADIOLOGISTS LTD
P.O. BOX 347014
PITTSBURGH, PA 15251-4014

ROSENBERG & ASSOCIATES, LLC.
7910 WOODMONT AVENUE
BETHESDA, MD 20814

SENTARA COLLECTIONS
P.O. BOX 2200
NORFOLK, VA 23501

SPORTS ILLUSTRATED
3000 UNIVERSITY CENTER DRIVE
TAMPA, FL 33612

SPRINGLEAF
P.O. BOX 969
EVANSVILLE, IN 47706-0969

SPRINGLEAF FINANCIAL
P.O. BOX 742536
CINCINNATI, OH 45274

Harlow, Bobby and Vickie -

SUNTRUST
P.O. BOX 27572
RICHMOND, VA 23261

SWISS COLONY
1112 7TH AVENUE
MONROE, WI 53566

THE BILLING CENTER
TIME CUSTOMER SERVICE INC.
P.O. BOX 62121
TAMPA, FL 33662

THE BILLING CENTER
P.O. BOX 62121
TAMPA, FL 33662-2121

TIME CUSTOMER SERVICE INC.
P.O. BOX 62121
TAMPA, FL 33662

UNIVERSITY OF VA MEDICAL CENTER
P.O. BOX 800750
CHARLOTTESVILLE, VA 22908

UVA IMAGING
P.O. BOX 1259
OAKS, PA 19456

UVA PHYSICIANS GROUP
500 RAY C. HUNT DRIVE
WAYNESBORO, VA 22980

VALLEY CREDIT SERVICES
P.O. BOX 83
STAUNTON, VA 24401

VERIZON
500 TECHNOLOGY DRIVE
SUITE 550
WELDON SPRING, MO 63304

Harlow, Bobby and Vickie -

VERIZON BANKRUPTCY
500 TECHNOLOGY DRIVE
SUITE 550
WELDON SPRING, MO 63304

WELLS FARGO HOME MORTGAGE
P.O. BOX 14411
DES MOINES, IA 50306

**United States Bankruptcy Court
Western District of Virginia**

In re **Bobby Eugene Harlow
Vickie Lambert Harlow**

Debtor(s)

Case No.
Chapter

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VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **August 13, 2014**

/s/ Bobby Eugene Harlow

Bobby Eugene Harlow

Signature of Debtor

Date: **August 13, 2014**

/s/ Vickie Lambert Harlow

Vickie Lambert Harlow

Signature of Debtor

Date: **August 13, 2014**

/s/ Roland S. Carlton, Jr.

Signature of Attorney

Roland S. Carlton, Jr. 34138

Carlton Legal Services, PLC

118 MacTanly Place

Staunton, VA 24401

(540) 213-0547 Fax: (540) 887-1366